

| Loan Payment Calculator |              |                 |              |
|-------------------------|--------------|-----------------|--------------|
| Date                    | 3-May-2012   | Rate            | 4.50%        |
| Item                    | House        | Years           | 18           |
| Price                   | \$305,600.00 | Monthly Payment | \$1,640.76   |
| Down Pymt.              | \$63,000.00  | Total Interest  | \$111,804.92 |
| Loan Amount             | \$242,600.00 | Total Cost      | \$417,404.92 |

### Varying Interest Rate Schedule

| Rate  | Monthly Payment | Total Interest | Total Cost   |
|-------|-----------------|----------------|--------------|
|       | \$1,640.76      | \$111,804.92   | \$417,404.92 |
| 4.00% | 1,577.38        | 98,114.00      | 403,714.00   |
| 4.25% | 1,608.89        | 104,921.03     | 410,521.03   |
| 4.50% | 1,640.76        | 111,804.92     | 417,404.92   |
| 4.75% | 1,672.99        | 118,765.10     | 424,365.10   |
| 5.00% | 1,705.56        | 125,800.99     | 431,400.99   |
| 5.25% | 1,738.48        | 132,911.98     | 438,511.98   |
| 5.50% | 1,771.75        | 140,097.46     | 445,697.46   |
| 5.75% | 1,805.36        | 147,356.75     | 452,956.75   |
| 6.00% | 1,839.30        | 154,689.19     | 460,289.19   |
| 6.25% | 1,873.58        | 162,094.08     | 467,694.08   |
| 6.50% | 1,908.20        | 169,570.70     | 475,170.70   |
| 6.75% | 1,943.14        | 177,118.32     | 482,718.32   |
| 7.00% | 1,978.41        | 184,736.19     | 490,336.19   |
| 7.25% | 2,014.00        | 192,423.52     | 498,023.52   |

| Amortization Schedule |                   |                |                   |               |
|-----------------------|-------------------|----------------|-------------------|---------------|
| Year                  | Beginning Balance | Ending Balance | Paid On Principal | Interest Paid |
| 1                     | \$242,600.00      | \$233,644.63   | \$8,955.37        | \$10,733.79   |
| 2                     | 233,644.63        | 224,277.85     | 9,366.78          | 10,322.39     |
| 3                     | 224,277.85        | 214,480.77     | 9,797.08          | 9,892.08      |
| 4                     | 214,480.77        | 204,233.61     | 10,247.16         | 9,442.00      |
| 5                     | 204,233.61        | 193,515.70     | 10,717.91         | 8,971.25      |
| 6                     | 193,515.70        | 182,305.40     | 11,210.29         | 8,478.87      |
| 7                     | 182,305.40        | 170,580.11     | 11,725.29         | 7,963.87      |
| 8                     | 170,580.11        | 158,316.16     | 12,263.95         | 7,425.21      |
| 9                     | 158,316.16        | 145,488.81     | 12,827.35         | 6,861.81      |
| 10                    | 145,488.81        | 132,072.17     | 13,416.64         | 6,272.52      |
| 11                    | 132,072.17        | 118,039.17     | 14,033.00         | 5,656.16      |
| 12                    | 118,039.17        | 103,361.50     | 14,677.67         | 5,011.49      |
| 13                    | 103,361.50        | 88,009.54      | 15,351.96         | 4,337.20      |
| 14                    | 88,009.54         | 71,952.31      | 16,057.23         | 3,631.93      |
| 15                    | 71,952.31         | 55,157.42      | 16,794.89         | 2,894.27      |
| 16                    | 55,157.42         | 37,590.97      | 17,566.45         | 2,122.71      |
| 17                    | 37,590.97         | 19,217.52      | 18,373.45         | 1,315.71      |
| 18                    | 19,217.52         | 0.00           | 19,217.52         | 471.64        |
|                       |                   | Subtotal       | \$242,600.00      | \$111,804.92  |
|                       |                   | Down Pymt.     |                   | \$63,000.00   |
|                       |                   | Total Cost     |                   | \$417,404.92  |